

Pak-Qatar Islamic Cash Fund

# ASAAN MUNAFI PLAN

AA Rated by PACRA with Stable outlook

AM2+

Rated by VIS & PACRA  
with Stable Outlook

پاک قطر

PAK-QATAR  
ASSET MANAGEMENT



Sarmaya lagao  
Munafa barhao!

پاک قطر

PAK-QATAR  
GROUP

111-PQAMCL (772-625) | info@pqamcl.com | www.pqamcl.com

Pakistan's Premier and Pioneer Islamic Financial Services Group

## About the Fund

Pak-Qatar Islamic Cash Fund is a shariah-compliant Money Market category investment solution which provides investors of a low risk, high liquidity profile with maximum preservation of capital having Halal returns.

## Investment Objective:

Pak-Qatar Aasan Munafa Plan (PQAMP) aims to focus on generating competitive return while seeking maximum possible preservation of capital by investing in low risk and liquid shariah-compliant instrument in accordance with shariah-compliant Islamic Money Market Category.

## Key Benefits

- 100% Shariah-based Islamic Money Market Fund.
- No minimum holding period of investment.
- Encashment without any penalty.
- Portfolio assets comprises good credit quality, a minimum instrument with minimum rating of A.

## Value-added Benefits\*

- **Life Takaful Benefit:** 1 Multiple in case of Natural/Accidental Death (Subject to a max. the ceiling of Rs. 5 million) (For Individual Investors)
  - Extended Life Takaful Coverage
  - Accidental Takaful Coverage
  - Health Takaful Benefit
  - Travel Takaful
  - Motor Takaful
  - House Takaful

*\*Terms and conditions apply, please read the Offering Document with regards to the details of all the value-added benefits as outlined in Annexure E for respective takaful coverage, available at PQAMCL website: [www.pqamcl.com](http://www.pqamcl.com)*

## Who Should Invest

Investors who are seeking immediate consistent income: Money market funds offer a reliable source of income with the benefits of stability and liquidity.



## Product Overview

<b>Category</b>	Open-end Islamic Money Market Fund
<b>Fund Name</b>	Pak Qatar Asan Munafa Plan (PQAMP)
<b>Date of Inception</b>	3rd October 2022
<b>Duration (Perpetual / Fixed Maturity)</b>	Fixed Maturity (31st May, 2026)
<b>Minimum Contribution</b>	PKR 1,000/-
<b>Risk Profile</b>	Very Low
<b>Lock-in Period</b>	No lock-in period
<b>Takaful Contribution</b>	Complementary Life Takaful covers of one multiple of investment subject to a cap of PKR5,000,000/- subject to a minimum investment of PKR 100,000/-
<b>Optional Benefits</b>	PQAMC is under agreement with a Takaful Operator offers optional takaful benefits subject to a minimum investment ticket of PKR 500,000.
<b>Management Fee</b>	Up to 1.25% of daily Net Asset Value (NAV)
<b>Front End Load</b>	Up to 3.00%
<b>Asset Manager</b>	Pak-Qatar Asset Management Company Limited
<b>Trustee</b>	Central Depository Company of Pakistan (CDC)
<b>Account Title</b>	CDC Trustee - Pak-Qatar Asan Munafa Plan

## Shariah Advisors

You can be rest assured that our products and services are regulated and monitored by a team of Shariah Advisors comprising of the following world-renowned scholars:

- ▶ Mufti Dr. Muhammad Zubair Usmani (Shariah Advisor)
- ▶ Mufti Muhammad Shakir Siddiqui (Shariah Advisor)

## About Pak-Qatar Asset Management

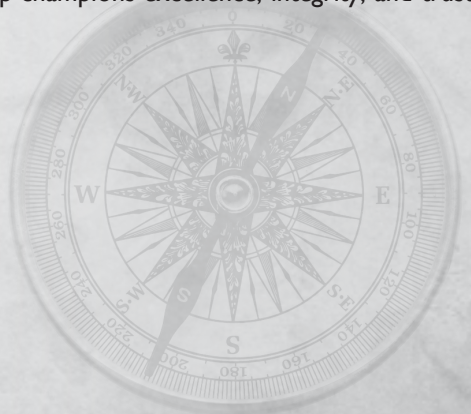
Pak-Qatar Asset Management Company Limited (PQAMCL) is a technologically advanced asset management company in Pakistan with a vision to “improve people’s lifestyles through right investments with Riba-free returns”. With our expertise, we offer our valued customers the best-in-class investment solutions, mutual funds, and investment advisory services.

PQAMCL was incorporated in 2021 and is a part of the Pak-Qatar Group, which comprises of Pak-Qatar Family Takaful Limited (PQFTL), Pak-Qatar General Takaful Limited (PQGTL), and Pak-Qatar Investment Limited (PQIL). The Group has been operating in Pakistan since 2006 and has a rich and diverse experience of more than 17 years in providing protection and investment solutions through Takaful. PQAMCL is registered with and supervised by, the Securities and Exchange Commission of Pakistan (SECP). A qualified Shariah Scholar certifies all products and operations for Shariah compliance.

With our team of experienced professionals, we have in our repertoire an array of product offerings best suited to cater to your financial and capital market needs making it a mutually beneficial relationship built on trust and care.

## About Pak-Qatar Group

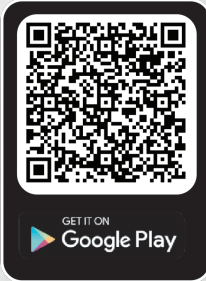
Pak-Qatar Group stands as a trailblazer in Pakistan’s Islamic financial services industry, offering a diverse range of Shariah-compliant solutions. Rooted in Islamic values and driven by excellence, the Group’s trusted entities - Pak-Qatar Investments, Pak-Qatar Asset Management, Pak-Qatar Family Takaful, Pak-Qatar General Takaful, Sharq Trading and Merchandising Limited, and the Pak-Qatar Care Foundation - work in synergy to provide ethical and innovative financial services, empowering individuals and businesses across the nation. The Group champions excellence, integrity, and trust to reshape the country’s Islamic financial ecosystem.



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**Head Office - Karachi**  
Suite # G-8/9, Business Arcade, Block-6, P.E.C.H.S., Shahrāh-e-Faisal, Karachi-75400.

**Sales Office - Islamabad**  
4th Floor, Chenab Center, Jinnah Avenue, Blue Area, Islamabad.

**Sales Office - Rawalpindi**  
Office No. 504 & 505, 5th Floor, Survey No. 167/6, Kohistan Tower, Mehfooz Road, Saddar, Rawalpindi.

**Sales Office - Lahore**  
3rd Floor, 31-E Commercial Area, Cavalry Ground Cantt, Lahore.